



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [INDEPENDENT BANK GROUP, INC.](#)

City/State [MCKINNEY, TX](#)

Bank Holding Company Information

Federal Reserve District: [11](#)

Consolidated Assets (\$000): [18,732,648](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
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5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

INDEPENDENT BANK GROUP, INC.
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MCKINNEY, TX 75070

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017																	
Average assets (\$000)	18,524,871			16,311,933			14,539,832			9,473,722			7,947,067																	
Net income (\$000)	224,750			201,209			192,736			128,259			76,512																	
Number of BHCs in peer group	130			128			125			154			148																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.83	2.60	66	3.19	2.77	75	3.51	3.01	76	3.47	3.33	56	3.39	3.29	56															
+ Non-interest income	0.36	1.04	12	0.52	1.21	20	0.54	1.32	16	0.45	0.90	21	0.52	0.93	23															
- Overhead expense	1.69	2.17	19	1.88	2.57	17	2.22	2.69	25	2.10	2.58	24	2.22	2.60	31															
- Provision for credit losses	-0.05	-0.09	58	0.26	0.51	22	0.10	0.15	42	0.10	0.12	52	0.10	0.11	54															
+ Securities gains (losses)	0	0.01	37	0	0.02	42	0	0.01	56	-0.01	0	19	0	0.01	46															
+ Other tax equivalent adjustments	0.01	0	93	0.01	0	93	0	0	42	0	0	81	0	0	42															
= Pretax net operating income (tax equivalent)	1.55	1.66	45	1.58	1.04	84	1.73	1.56	65	1.72	1.55	64	1.58	1.55	53															
Net operating income	1.21	1.26	49	1.23	0.81	82	1.33	1.19	63	1.35	1.22	65	0.96	0.95	52															
Net income	1.21	1.26	49	1.23	0.82	82	1.33	1.19	63	1.35	1.22	65	0.96	0.95	52															
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.41				1.11															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	3.51	3.06	77	4.23	3.55	86	5.15	4.41	86	4.99	4.38	86	4.52	4.06	84															
Interest expense	0.38	0.25	80	0.65	0.52	72	1.16	1.08	65	0.99	0.81	72	0.61	0.54	65															
Net interest income (tax equivalent)	3.13	2.80	70	3.57	3.01	81	3.99	3.33	77	4	3.58	77	3.90	3.54	75															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.06	0.11	43	0.05	0.27	17	0.07	0.21	31	0.06	0.09	52	0.01	0.10	24															
Earnings coverage of net loan and lease losses (X)	36.34	39.72	65	44.52	22.91	85	32.05	24.40	74	38.08	29.27	65	286.24	0.97	95															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.20	1.23	48	0.67	1.58	7	0.44	0.83	15	0.57	0.94	11	0.61	0.95	19															
Allowance for loan and lease losses / Total loans and leases	1.19	1.20	50	0.67	1.55	7	0.44	0.81	15	0.57	0.93	12	0.61	0.94	20															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.43	0.49	46	0.43	0.71	27	0.23	0.57	14	0.29	0.57	27	0.45	0.57	44															
30-89 days past due loans and leases / Total loans and leases	0.05	0.32	6	0.07	0.39	8	0.18	0.43	21	0.33	0.32	62	0.22	0.32	41															
Liquidity and Funding																														
Net noncore funding dependence	-7.34	-2.33	35	3.31	3.20	54	12.26	14.45	46	11.65	13.54	41	14.02	13.97	50															
Net short-term noncore funding dependence	-8.73	-7.71	41	0.50	-4.76	68	10.48	3.38	72	8.30	8.57	47	11.24	9.65	57															
Net loans and leases / Total assets	65.78	58.67	70	73.57	61.58	84	77.54	63.77	86	79.92	73.30	77	74.52	72.64	55															
Capitalization																														
Tier 1 leverage ratio	8.80	8.98	51	9.12	9.13	51	9.32	9.76	43	9.57	10.37	34	8.92	10.04	22															
Holding company equity capital / Total assets	13.75	10.71	88	14.17	11.16	88	15.64	12.43	85	16.31	11.21	96	15.38	10.84	94															
Total equity capital (including minority interest) / Total assets	13.75	10.82	88	14.17	11.29	87	15.64	12.57	84	16.31	11.30	96	15.38	10.89	94															
Common equity tier 1 capital / Total risk-weighted assets	11.12	12.42	30	10.33	12.38	18	9.76	12.17	16	10.05	12.37	14	9.61	11.90	15															
Net loans and leases / Equity capital (X)	4.78	5.53	36	5.19	5.58	42	4.96	5.21	46	4.90	6.70	14	4.84	6.82	12															
Cash dividends / Net income	25.39	28.27	45	22.50	42.30	24	22.47	33.12	30	12.40	24.05	34	13.37	32.32	27															
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			35.12				19.39															
Growth Rates																														
Assets	5.52	10.50	32	18.69	16.68	60	51.86	9.26	95	13.42	9.35	76	48.38	9.89	95															
Equity capital	2.44	7.46	31	7.50	6.99	62	45.65	10.49	91	20.24	12.50	80	98.70	13.71	96															
Net loans and leases	-5.65	3.36	16	12.61	9.07	71	47.33	9.10	94	21.65	10.51	82	42.27	12.54	93															
Noncore funding	-33.28	-14.79	25	5.76	-12.18	69	85.82	6.59	94	-21.21	6.76	18	11.09	-3.35	69															
Parent Company Ratios																														
Short-term debt / Equity capital	0.66	0.57	78	0.26	0.77	78	1.05	1.02	79	0	0.03	45	0	0.02	46															
Long-term debt / Equity capital	10.34	10.95	58	12.15	13.56	62	7.60	13.04	55	8.55	3.76	74	10.25	4.39	74															
Equity investment in subsidiaries / Equity capital	112.79	103.22	87	114.41	102.81	92	110.72	103.22	84	109.91	104.10	76	111.16	105.17	72															
Cash from ops + noncash items + op expense / Op expense + dividends	191.36	154.48	69	127.19	147.24	49	135.56	190.27	33	167.94	123.74	77	119.32	100.80	72															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	545,520	576,898	608,232	384,397	290,357	-5.44	167.97
Income from lease financing receivables.....	2,411	2,187	3,357	394	0	10.24	
Fully taxable income on loans and leases.....	541,463	573,160	605,999	382,458	289,114	-5.53	167.61
Tax-exempt income on loans and leases.....	6,468	5,925	5,590	2,333	1,243	9.16	418.68
Estimated tax benefit on income on loans and leases.....	1,720	1,575	2,069	901	1,028	9.16	77.00
Income on loans and leases (tax equivalent).....	549,651	580,660	613,658	385,692	291,385	-5.34	168.71
Investment interest income (tax equivalent).....	33,316	29,875	32,946	20,357	15,315	11.52	471.81
Interest on balances due from depository institutions.....	4,208	4,028	10,496	3,038	4,892	4.47	143.38
Interest income on other earning assets.....	325	771	1,041	874	559	-57.85	10.54
Total interest income (tax equivalent).....	587,500	615,334	658,141	409,961	312,151	-4.52	176.60
Interest on time deposits of \$250K or more	3,561	13,366	17,111	8,003	4,889	-73.36	
Interest on time deposits < \$250K.....	3,409	12,500	19,929	6,425	3,776	-72.73	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	37,229	50,400	86,344	46,339	19,853	-26.13	274.54
Interest on other borrowings and trading liabilities.....	3,912	6,493	14,093	11,881	7,045	-39.75	-17.19
Interest on subordinated debt and mandatory convertible securities	15,129	12,301	10,698	8,390	6,873	22.99	178.82
Total interest expense.....	63,240	95,060	148,175	81,038	42,436	-33.47	141.14
Net interest income (tax equivalent).....	524,260	520,274	509,966	328,923	269,715	0.77	181.60
Non-interest income.....	66,546	84,705	78,218	42,824	41,163	-21.44	241.26
Adjusted operating income (tax equivalent)	590,806	604,979	588,184	371,747	310,878	-2.34	187.26
Overhead expense.....	313,648	306,158	322,181	198,638	176,813	2.45	175.72
Provision for credit losses.....	-9,000	42,993	14,805	9,860	8,265		
Securities gains (losses)	13	382	275	-581	124	-96.60	225.00
Other tax equivalent adjustments	1,384	1,421	0	9	0	-2.60	
Pretax net operating income (tax equivalent).....	287,555	257,631	251,473	162,677	125,924	11.62	248.64
Applicable income taxes	57,483	51,173	53,528	31,738	45,175	12.33	116.17
Tax equivalent adjustments	5,322	5,249	5,209	2,680	4,237	1.39	126.56
Applicable income taxes (tax equivalent).....	62,805	56,422	58,737	34,418	49,412	11.31	117.02
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	224,750	201,209	192,736	128,259	76,512	11.70	319.78
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	224,750	201,209	192,736	128,259	76,512	11.70	319.78
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	224,750	201,209	192,736	128,259	76,512	11.70	319.78
Investment securities income (tax equivalent).....	33,316	29,875	32,946	20,357	15,315	11.52	471.81
US Treasury and agency securities (excluding mortgage-backed securities)	7,279	5,420	5,305	4,456	3,161	34.30	359.82
Mortgage-backed securities	13,264	12,525	14,195	8,328	4,186	5.90	1654.50
All other securities	12,773	11,930	13,446	7,573	7,968	7.07	266.27
Cash dividends declared.....	57,058	45,265	43,302	15,908	10,231	26.05	807.56
Common	57,058	45,265	43,302	15,908	10,231	26.05	808.71
Preferred.....	0	0	0	0	0		-100.00

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	3.17	2.85	74	3.77	3.27	80	4.53	4	84	4.33	4.08	75	3.93	3.78	61
Less: Interest expense	0.34	0.23	80	0.58	0.48	71	1.02	0.98	64	0.86	0.75	63	0.53	0.50	60
Equals: Net interest income (tax equivalent)	2.83	2.60	66	3.19	2.77	75	3.51	3.01	76	3.47	3.33	56	3.39	3.29	56
Plus: Non-interest income	0.36	1.04	12	0.52	1.21	20	0.54	1.32	16	0.45	0.90	21	0.52	0.93	23
Equals: adjusted operating income (tax equivalent)	3.19	3.70	24	3.71	4.04	35	4.05	4.41	33	3.92	4.27	33	3.91	4.26	36
Less: Overhead expense	1.69	2.17	19	1.88	2.57	17	2.22	2.69	25	2.10	2.58	24	2.22	2.60	31
Less: Provision for credit losses	-0.05	-0.09	58	0.26	0.51	22	0.10	0.15	42	0.10	0.12	52	0.10	0.11	54
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	49	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	38	0	0.02	42	0	0.01	56	-0.01	0	19	0	0.01	47
Plus: other tax equivalent adjustments	0.01	0	93	0.01	0	93	0	0	42	0	0	81	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.55	1.66	45	1.58	1.04	84	1.73	1.56	65	1.72	1.55	64	1.58	1.55	53
Less: Applicable income taxes (tax equivalent)	0.34	0.38	39	0.35	0.23	82	0.40	0.36	63	0.36	0.32	62	0.62	0.59	51
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	46	0	0	47
Equals: Net operating income	1.21	1.26	49	1.23	0.81	82	1.33	1.19	63	1.35	1.22	65	0.96	0.95	52
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income	1.21	1.26	49	1.23	0.82	82	1.33	1.19	63	1.35	1.22	65	0.96	0.95	52
Memo: Net income (last four quarters)	1.21	1.26	49	1.23	0.82	82	1.33	1.19	62	1.35	1.22	65	0.96	0.95	52
Net income—BHC and noncontrolling (minority) interest	1.21	1.27	48	1.23	0.83	82	1.33	1.20	63	1.35	1.22	65	0.96	0.95	52
Margin Analysis															
Average earning assets / Average assets	90.44	93.08	19	89.27	92.32	15	87.90	91.05	19	86.72	93.23	1	86.98	93.19	2
Average interest-bearing funds / Average assets	59.90	61.99	47	62.59	64.06	44	58.80	65.57	20	62.08	70.70	18	62.13	70.06	18
Interest income (tax equivalent) / Average earning assets	3.51	3.06	77	4.23	3.55	86	5.15	4.41	86	4.99	4.38	86	4.52	4.06	84
Interest expense / Average earning assets	0.38	0.25	80	0.65	0.52	72	1.16	1.08	65	0.99	0.81	72	0.61	0.54	65
Net interest income (tax equivalent) / Average earning assets	3.13	2.80	70	3.57	3.01	81	3.99	3.33	77	4	3.58	77	3.90	3.54	75
Yield or Cost															
Total loans and leases (tax equivalent)	4.38	4.01	75	4.68	4.27	75	5.46	5.09	76	5.32	4.85	81	4.97	4.52	82
Interest-bearing bank balances	0.18	0.14	87	0.37	0.27	79	3.35	2.04	91	2.21	1.88	78	1.37	1.13	76
Federal funds sold and reverse repos	0	0.25	19	0	0.68	7		2.44			1.50		1.15	0.83	70
Trading assets		0.45			0.60			0.99			0.70			0.48	
Total earning assets	3.48	3.04	77	4.20	3.51	86	5.11	4.36	87	4.96	4.33	86	4.45	3.98	83
Investment securities (tax equivalent)	2.17	1.77	80	2.84	2.25	88	3.04	2.76	76	2.57	2.69	41	2.47	2.61	42
US Treasury and agency securities (excluding mortgage-backed securities)	1.50	1.14	73	2.25	1.75	75	2.37	2.32	62	2.02	2.20	48	1.36	1.66	30
Mortgage-backed securities	1.79	1.57	73	2.92	2.05	95	2.87	2.61	83	2.46	2.44	55	1.92	2.19	18
All other securities	3.05	2.81	62	3.16	3.24	55	3.84	4.06	55	3.70	3.74	52	3.96	3.85	51
Interest-bearing deposits	0.42	0.21	88	0.76	0.53	78	1.10	1.10	54	0.84	0.85	49	0.48	0.52	48
Time deposits of \$250K or more	0.57	0.66	43	1.69	1.42	76	2.30	1.96	78	1.61	1.57	46			
Time deposits < \$250K	0.54	0.62	45	1.46	1.36	59	2.12	1.82	68	1.24	1.42	26			
Other domestic deposits	0.41	0.15	93	0.66	0.36	87	1.40	0.93	84	1.10	0.64	89			
Foreign deposits		0.14			0.42			1.19			1.85			0.84	
Federal funds purchased and repos	0	0.17	9	16.81	0.62	99	2.05	1.86	59	355.56	1.03	98	0.26	0.68	36
Other borrowed funds and trading liabilities	0.30	1.27	17	0.48	1.50	9	1.47	2.38	11	1.72	2.10	12	1.21	1.48	35
All interest-bearing funds	0.57	0.37	85	0.93	0.74	73	1.73	1.49	70	1.38	1.06	78	0.86	0.71	70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	66,546		84,705		78,218		42,824		41,163						
Fiduciary activities income	0		0		1,969		0		0						
Service charges on deposit accounts - domestic	9,842		9,303		11,888		6,481		6,256						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	8,586		7,546		7,361		604		903						
Insurance activities revenue.....	0		0		0		0		0						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	0		0		0		0		0						
Net securitization income	0		0		0		0		0						
Net gains (losses) on sales of loans, OREO, other assets.....	23,638		36,805		25,306		12,908		10,398						
Other non-interest income.....	24,480		31,051		31,694		22,831		23,606						
Total overhead expenses	313,648		306,158		322,181		198,638		176,813						
Personnel expense.....	180,336		157,540		162,683		111,697		95,741						
Net occupancy expense.....	40,688		39,210		37,654		24,786		22,079						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	12,580		12,671		12,880		5,739		4,639						
Other operating expenses.....	80,044		96,737		108,964		56,416		54,354						
Fee income on mutual funds and annuities.....	0		0		0		0		0						
Memoranda															
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0						
Number of equivalent employees	1,543		1,480		1,437		1,059		901						
Average personnel expense per employee.....	116.87		106.45		113.21		105.47		106.26						
Average assets per employee.....	12,005.75		11,021.58		10,118.19		8,945.91		8,820.27						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.17	11	0	2.02	10	0	2.72	10	0	1.69	17	0	1.89	16
Overhead expenses / Net Interest Income + non-interest income	53.44	59.28	24	50.93	62.28	13	55.26	61.29	23	53.82	61.22	18	57.66	62.21	26
Percent of Average Assets															
Total overhead expense	1.69	2.17	19	1.88	2.57	17	2.22	2.69	25	2.10	2.58	24	2.22	2.60	31
Personnel expense.....	0.97	1.21	22	0.97	1.30	18	1.12	1.41	25	1.18	1.46	25	1.20	1.47	25
Net occupancy expense.....	0.22	0.23	45	0.24	0.26	37	0.26	0.28	38	0.26	0.31	30	0.28	0.32	34
Other operating expenses.....	0.50	0.72	15	0.67	0.94	28	0.84	0.97	47	0.66	0.79	34	0.74	0.79	46
Overhead less non-interest income	1.33	1.10	70	1.36	1.25	56	1.68	1.32	73	1.64	1.65	48	1.71	1.65	57
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.09	58.83	24	50.61	61.82	13	54.78	60.64	23	53.43	60.51	20	56.88	61.01	31
Personnel expense.....	30.52	32.93	31	26.04	32.36	21	27.66	32.39	21	30.05	34.42	20	30.80	34.72	21
Net occupancy expense.....	6.89	6.23	59	6.48	6.58	49	6.40	6.52	47	6.67	7.33	37	7.10	7.51	44
Other operating expenses.....	15.68	19.18	22	18.08	22.28	37	20.72	21.20	56	16.72	18.28	36	18.98	18.30	54
Total non-interest income	11.26	27.67	10	14	28.83	18	13.30	29.23	13	11.52	20.30	20	13.24	21.24	20
Fiduciary activities income	0	2.20	13	0	2.09	12	0.33	1.97	35	0	1.95	20	0	1.95	21
Service charges on domestic deposit accounts	1.67	3.27	27	1.54	3.27	23	2.02	3.88	28	1.74	3.58	21	2.01	3.83	18
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.03	46	0	0.07	40
Investment banking fees and commissions.....	1.45	2.58	50	1.25	2.46	47	1.25	3.54	40	0.16	0.85	36	0.29	0.92	37
Insurance activities revenue.....	0	0.36	11	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0	49	0	0	48
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.52	13	0	0.40	13
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0	49	0	0	48
Net gain (loss) - sales of loans, OREO, and other assets	4	3.30	65	6.08	3.92	74	4.30	1.86	85	3.47	1.98	80	3.34	2.38	69
Other non-interest income.....	4.14	9.27	15	5.13	9.65	27	5.39	10.04	21	6.14	7.05	42	7.59	7.34	57
Overhead less non-interest income	41.82	30.52	83	36.61	31.93	61	41.48	31.06	83	41.91	39.75	56	43.63	39.09	69
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.99	21.18	34	19.86	18.63	52	21.29	20.56	55	19.51	18.37	49	35.87	33.75	54
Applicable income tax + TE / Pretax net operating income + TE	21.84	22.67	33	21.90	21.18	47	23.36	23.23	54	21.16	21.35	43	39.24	38.57	45

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	9,613,636	9,172,912	9,116,133	6,514,427	5,400,651	4.80	145.66
Commercial and industrial loans	1,722,379	2,117,618	1,400,493	963,633	764,392	-18.66	218.40
Loans to individuals	81,594	67,068	32,840	31,864	34,747	21.66	195.77
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	11,102	16,266	19,902	12,984	17,867	-31.75	3.98
Other loans and leases	1,052,265	1,784,878	1,082,247	397,619	295,788	-41.05	1069.61
Less: Unearned income	9,406	10,037	1,695	3,303	2,568	-6.29	344.31
Loans and leases, net of unearned income	12,471,570	13,148,705	11,649,920	7,917,224	6,510,877	-5.15	172.28
Less: Allowance for loan and lease losses	148,706	87,820	51,461	44,802	39,402	69.33	370.72
Net loans and leases	12,322,864	13,060,885	11,598,459	7,872,422	6,471,475	-5.65	170.90
Debt securities that reprice or mature in over 1 year	1,934,806	1,101,618	1,046,982	644,975	662,727	75.63	587.22
Mutual funds and equity securities	0	0	0	0	10,349		
Subtotal	14,257,670	14,162,503	12,645,441	8,517,397	7,144,551	0.67	195.17
Interest-bearing bank balances	2,367,763	1,567,984	384,590	29,980	256,513	51.01	598.36
Federal funds sold and reverse repos	0	0	0	0	0		-100.00
Debt securities that reprice or mature within 1 year	71,921	52,075	38,954	40,375	89,926	38.11	106.10
Trading assets	0	0	0	0	0		
Total earning assets	16,697,354	15,782,562	13,068,985	8,587,752	7,490,990	5.80	220.22
Non-interest-bearing cash and due from depository institutions	243,926	250,485	186,299	102,024	187,574	-2.62	53.72
Premises, fixed assets, and leases	332,149	274,308	274,687	167,866	147,835	21.09	269.47
Other real estate owned	0	475	4,819	4,200	7,126	-100.00	-100.00
Investment in unconsolidated subsidiaries	1,724	1,724	1,724	950	950	0.00	215.17
Intangible and other assets	1,457,495	1,443,922	1,421,693	987,173	849,988	0.94	276.27
Total assets	18,732,648	17,753,476	14,958,207	9,849,965	8,684,463	5.52	220.06
Quarterly average assets	19,361,484	17,206,047	15,066,260	10,026,151	8,702,597	12.53	237.95
Average loans and leases (YTD)	12,540,763	12,398,226	11,242,379	7,250,050	5,863,971	1.15	196.22
Memoranda							
Loans held-for-sale	32,124	82,647	35,645	32,727	39,202	-61.13	227.96
Loans not held-for-sale	12,439,446	13,066,058	11,614,275	7,884,497	6,471,675	-4.80	172.16
Real estate loans secured by 1–4 family	1,329,946	1,435,112	1,550,872	1,082,248	931,495	-7.33	106.40
Commercial real estate loans	8,188,254	7,669,052	7,487,396	5,378,525	4,404,440	6.77	153.81
Construction and land development	1,565,357	1,572,376	1,614,743	1,237,169	1,034,548	-0.45	104.10
Multifamily	580,854	454,434	459,197	296,648	287,553	27.82	200.65
Nonfarm nonresidential	6,042,043	5,642,242	5,413,456	3,844,708	3,082,339	7.09	166.64
Real estate loans secured by farmland	95,436	68,748	77,865	53,654	64,716	38.82	122.61
Total investment securities	2,006,727	1,153,693	1,085,936	685,350	763,002	73.94	534.17
U.S. Treasury securities	174,996	44,708	48,796	29,642	37,154	291.42	5462.49
US agency securities (excluding mortgage-backed securities)	444,675	249,017	179,296	150,231	211,509	78.57	263.69
Municipal securities	432,760	393,165	343,859	185,007	229,613	10.07	395.96
Mortgage-backed securities	918,550	443,501	505,567	320,470	274,377	107.11	785.22
Asset-backed securities	0	0	0	0	0		
Other debt securities	35,746	23,302	8,418	0	0	53.40	
Mutual funds and equity securities	0	0	0	0	10,349		
Available-for-sale securities	2,006,727	1,153,693	1,085,936	685,350	763,002	73.94	534.17
U.S. Treasury securities	174,996	44,708	48,796	29,642	37,154	291.42	5462.49
US agency securities (excluding mortgage-backed securities)	444,675	249,017	179,296	150,231	211,509	78.57	263.69
Municipal securities	432,760	393,165	343,859	185,007	229,613	10.07	395.96
Mortgage-backed securities	918,550	443,501	505,567	320,470	274,377	107.11	785.22
Asset-backed securities	0	0	0	0	0		
Other debt securities	35,746	23,302	8,418	0	0	53.40	
Mutual funds and equity securities	0	0	0	0	10,349		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	6,935	45,240	24,082	-11,263	-1,662	-84.67	
Structured notes, fair value	0	2,454	15,992	24,521	24,326	-100.00	-100.00
Pledged securities	997,416	738,519	571,843	219,927	238,344	35.06	465.25

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	5,066,588	4,164,800	3,240,185	2,145,930	1,907,770	21.65	353.21
NOW, ATS and transaction accounts	3,226,730	3,223,567	2,613,441	1,457,326	1,532,204	0.10	318.19
Time deposits less brokered deposits < \$250K	-164,344	-291,600	233,566	347,506	76,089		
MMDA and other savings accounts	6,198,306	5,594,921	4,257,733	3,014,234	2,298,450	10.78	238.51
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,327,280	12,691,688	10,344,925	6,964,996	5,814,513	12.89	274.72
Time deposits of \$250K or more	512,975	707,344	835,579	544,788	428,881	-27.48	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	17,000	31,500	329,587	115,000	440,000	-46.03	-43.33
Other borrowings w/remaining maturity over 1 year	150,000	350,000	48,891	175,000	90,667	-57.14	-65.18
Brokered deposits < \$250K	713,653	999,895	760,832	228,010	389,428	-28.63	
Noncore funding	1,393,628	2,088,739	1,974,889	1,062,798	1,348,976	-33.28	14.76
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	320,592	359,698	231,575	165,168	164,565	-10.87	155.56
Other liabilities	114,498	97,980	67,045	50,570	20,391	16.86	568.21
Total liabilities	16,155,998	15,238,105	12,618,434	8,243,532	7,348,445	6.02	211.87
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	428	431	430	306	283	-0.70	126.46
Common surplus	1,945,497	1,934,807	1,926,359	1,317,616	1,160,126	0.55	246.31
Retained earnings	625,484	543,800	393,674	296,816	184,232	15.02	430.29
Accumulated other comprehensive income	5,241	36,333	19,310	-8,305	-487	-85.58	
Other equity capital components	0	0	0	0	-8,136		
Total holding company equity capital	2,576,650	2,515,371	2,339,773	1,606,433	1,336,018	2.44	283.22
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,576,650	2,515,371	2,339,773	1,606,433	1,336,018	2.44	283.22
Total liabilities and capital	18,732,648	17,753,476	14,958,207	9,849,965	8,684,463	5.52	220.06
Memoranda							
Non-interest-bearing deposits	5,066,588	4,164,800	3,240,185	2,145,930	1,907,770	21.65	353.21
Interest-bearing deposits	10,487,320	10,234,127	8,701,151	5,591,864	4,725,052	2.47	203.17
Total deposits	15,553,908	14,398,927	11,941,336	7,737,794	6,632,822	8.02	239.82
Long-term debt that reprices within 1 year	0	0	0	0	440,000		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,515,371	2,339,773	1,606,433	1,336,018	672,365		
Accounting restatements	-53,880	0	-926	0	0		
Net income	224,750	201,209	192,736	128,259	76,512		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-32,132	-5,819	-51,659	2,533	26,816		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	601,068	157,054	565,200		
Less: Dividends declared	57,058	45,265	43,302	15,908	10,231		
Change in other comprehensive income	-31,092	17,023	27,615	-7,585	613		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	10,691	8,450	7,808	6,062	4,743		
Holding company equity capital, ending balance	2,576,650	2,515,371	2,339,773	1,606,433	1,336,018		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	51.32	36.25	80	51.67	36.22	82	60.94	37.78	90	66.14	53.63	78	62.19	53.41	70
Commercial and industrial loans	9.19	10.76	47	11.93	13.52	43	9.36	12.02	37	9.78	11.42	50	8.80	10.82	49
Loans to individuals	0.44	3.36	29	0.38	3.40	24	0.22	4.20	12	0.32	2.65	24	0.40	2.58	28
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0	0	44	0	0	45
Agricultural loans.....	0.06	0.18	58	0.09	0.19	63	0.13	0.24	68	0.13	0.47	56	0.21	0.51	61
Other loans and leases.....	5.62	4.47	65	10.05	4.63	85	7.24	5.01	70	4.04	2.64	73	3.41	2.62	72
Net loans and leases.....	65.78	58.67	70	73.57	61.58	84	77.54	63.77	86	79.92	73.30	77	74.52	72.64	55
Debt securities over 1 year.....	10.33	19.46	19	6.21	15.55	10	7	14.60	13	6.55	13.20	16	7.63	13.96	22
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0	0.05	19	0.12	0.07	73
Subtotal	76.11	79.22	30	79.77	78.16	44	84.54	79.65	56	86.47	87.24	37	82.27	87.26	16
Interest-bearing bank balances	12.64	8.50	76	8.83	7.51	63	2.57	3.06	55	0.30	2.30	12	2.95	2.34	72
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	1.57	25	0	0.01	38	0	0.02	35
Debt securities 1 year or less	0.38	1.56	25	0.29	1.68	18	0.26	1.91	19	0.41	2.14	24	1.04	1.92	48
Trading assets	0	0.49	19	0	1.01	17	0	1.19	15	0	0.02	38	0	0.02	35
Total earning assets.....	89.14	91.77	18	88.90	91.05	20	87.37	89.53	26	87.19	92.24	2	86.26	92.22	2
Non-interest cash and due from depository institutions.....	1.30	0.82	87	1.41	1.07	79	1.25	1.14	58	1.04	1.25	37	2.16	1.26	91
Other real estate owned.....	0	0.01	9	0	0.02	23	0.03	0.03	63	0.04	0.04	67	0.08	0.06	71
All other assets.....	9.56	7.35	77	9.69	7.82	75	11.38	9.27	75	11.78	6.39	98	11.58	6.45	98
Memoranda															
Short-term investments	13.02	11.47	64	9.13	11.17	48	2.83	7.63	38	0.71	4.70	7	3.99	4.63	58
U.S. Treasury securities.....	0.93	1.47	60	0.25	0.84	62	0.33	1.03	57	0.30	0.37	73	0.43	0.22	80
US agency securities (excluding mortgage-backed securities)	2.37	0.82	83	1.40	0.63	79	1.20	0.54	80	1.53	1.67	59	2.44	1.50	74
Municipal securities	2.31	1.73	64	2.21	1.69	66	2.30	1.34	73	1.88	2.66	50	2.64	2.97	59
Mortgage-backed securities	4.90	14.14	14	2.50	11.75	7	3.38	11.44	9	3.25	8.73	14	3.16	9.19	14
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.26	33	0	0.23	34
Other debt securities	0.19	0.53	47	0.13	0.42	48	0.06	0.39	47	0	0.52	16	0	0.48	16
Loans held-for-sale.....	0.17	0.55	51	0.47	0.52	60	0.24	0.39	51	0.33	0.29	75	0.45	0.32	79
Loans held for investment	66.41	58.06	70	73.60	61.72	83	77.64	63.50	87	80.05	73.24	76	74.52	72.42	57
Real estate loans secured by 1–4 family	7.10	11.46	31	8.08	11.91	34	10.37	13.29	37	10.99	16.83	34	10.73	16.44	31
Revolving	0.32	1.42	24	0.37	1.66	25	0.51	2.07	28	0.17	2.43	10	0.12	2.71	9
Closed-end, secured by first liens	6.68	9.67	35	7.58	9.81	37	9.66	10.69	44	10.58	13.60	44	10.34	13.03	46
Closed-end, secured by junior liens	0.10	0.17	45	0.12	0.22	43	0.19	0.28	49	0.24	0.41	40	0.26	0.39	42
Commercial real estate loans	43.71	22.69	90	43.20	22.22	93	50.06	22.23	96	54.60	33.39	90	50.72	33.79	86
Construction and land development	8.36	3.34	92	8.86	3.40	93	10.80	3.44	96	12.56	4.78	94	11.91	4.55	95
Multifamily.....	3.10	3.57	56	2.56	3.12	49	3.07	3.01	59	3.01	5.12	45	3.31	5.32	44
Nonfarm nonresidential	32.25	14.57	95	31.78	14.72	95	36.19	14.69	97	39.03	21.85	96	35.49	22.30	90
Real estate loans secured by farmland.....	0.51	0.30	73	0.39	0.33	69	0.52	0.36	73	0.54	0.88	60	0.75	0.81	65

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	77.08	61.05	77	69.76	57.15	71	78.25	57.46	84	82.28	72.88	70	82.95	73.20	67
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	10.66	19.86	23	10.91	19.43	24	13.31	20.75	27	13.67	23.13	29	14.31	22.92	30
Real estate loans secured by 1–4 family.....	0.49	2.43	20	0.51	2.64	21	0.66	3.15	24	0.21	3.34	10	0.16	3.76	9
Revolving	10.18	17.24	25	10.41	16.59	28	12.65	17.39	31	13.46	19.33	36	14.14	18.68	42
Closed-end.....	65.66	37.86	91	58.33	34.63	92	64.27	33.52	95	67.93	45.57	90	67.65	46.38	89
Commercial real estate loans	12.55	5.65	88	11.96	5.26	89	13.86	5.09	95	15.63	6.53	94	15.89	6.35	96
Construction and land development.....	3.06	1.18	87	2.48	0.93	86	3.25	0.94	91	4.19	1.52	90	4.45	1.50	90
1–4 family.....	9.49	4.40	91	9.47	4.19	92	10.61	4.02	95	11.44	4.90	93	11.44	4.76	95
Other.....	4.66	5.78	51	3.46	4.96	41	3.94	4.69	50	3.75	6.76	41	4.42	7.13	41
Multifamily.....	48.45	24.56	96	42.91	22.93	96	46.47	22.15	96	48.56	30.16	94	47.34	30.84	92
Nonfarm nonresidential	13.93	8.29	80	13.41	7.68	82	14.94	7.72	86	17.28	10.31	88	17.80	10.55	90
Owner-occupied.....	34.51	15.94	96	29.50	14.95	96	31.53	14.34	97	31.28	19.35	90	29.54	19.91	85
Other.....	0.77	0.54	70	0.52	0.54	68	0.67	0.55	69	0.68	1.27	58	0.99	1.19	64
Real estate loans secured by farmland.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0	44	0	0	45
Loans to depository institutions and acceptances of other banks.....	13.81	18.86	36	16.11	22.17	27	12.02	19.53	26	12.17	16.21	41	11.74	15.52	42
Commercial and industrial loans	0.65	6.24	25	0.51	6.13	20	0.28	7.13	9	0.40	3.89	22	0.53	3.90	28
Loans to individuals	0	0.53	22	0	0.65	22	0	0.81	21	0	0.04	32	0	0.03	34
Credit card loans	0.09	0.34	57	0.12	0.32	61	0.17	0.37	65	0.16	0.69	55	0.27	0.76	59
Other loans and leases.....	8.44	8.75	60	13.57	9.09	70	9.29	9.85	61	5.02	3.74	71	4.54	3.75	69
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	558.07	391.81	80	588.13	381.27	88	672.67	391.26	92	698.86	505.61	85	712.71	518.19	84
Real estate loans secured by 1–4 family.....	77.20	126.06	30	92.01	125.03	35	114.44	138.18	41	116.10	161.34	38	122.93	159.68	42
Revolving	3.53	15.44	23	4.26	17.42	25	5.67	21.26	26	1.78	23.52	12	1.42	26.74	10
Closed-end.....	73.68	108.85	33	87.75	106.14	40	108.76	115.20	49	114.32	134.73	47	121.51	130.06	52
Commercial real estate loans	475.32	245.88	90	491.71	234.65	95	552.49	229.44	97	577	316.03	94	581.24	328.67	93
Construction and land development.....	90.87	35.95	93	100.82	35.62	94	119.15	34.95	97	132.72	44.92	96	136.53	44.44	96
1–4 family.....	22.15	7.42	89	20.94	6.34	90	27.90	6.61	95	35.59	10.21	93	38.23	10.44	94
Other.....	68.72	28.11	93	79.88	28.16	96	91.25	27.32	96	97.13	33.75	96	98.30	33.34	98
Multifamily.....	33.72	38.66	57	29.14	32.74	54	33.88	31.04	65	31.82	48.38	48	37.95	51.49	51
Nonfarm nonresidential	350.74	158.05	95	361.76	155.06	97	399.46	152.10	98	412.45	208.15	97	406.77	217.26	95
Owner-occupied.....	100.87	52.99	86	113.03	52.37	89	128.45	53.07	91	146.74	70.68	94	152.92	73.43	95
Other.....	249.87	102.54	94	248.73	100.54	97	271.01	97.41	98	265.71	134.17	93	253.85	140.40	91
Real estate loans secured by farmland.....	5.54	3.22	75	4.41	3.44	70	5.75	3.60	74	5.76	8.13	61	8.54	7.80	67
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.01	44	0	0.01	45
Commercial and industrial loans	99.98	114.45	50	135.77	139.91	49	103.34	122.02	45	103.38	107.07	51	100.88	105.25	53
Loans to individuals	4.74	34.55	28	4.30	37.47	25	2.42	43.51	14	3.42	24.45	25	4.59	23.98	31
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	0.24	32	0	0.19	34
Agricultural loans.....	0.64	1.86	60	1.04	1.88	64	1.47	2.18	68	1.39	4.49	58	2.36	4.90	62
Other loans and leases.....	61.08	51.06	67	114.44	49.54	85	79.86	52.44	72	42.66	25.58	76	39.03	25.83	73
Supplemental															
Non-owner occupied CRE loans / Gross loans	51.76	30.07	92	45.22	27.32	89	49.68	26.45	96	50.90	35.09	84	50.05	35.69	84
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	374.71	195.33	90	381.25	183.76	92	427.10	178.57	96	432.28	243.62	90	430.06	253.35	87
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	475.58	252.85	90	494.28	240.85	95	555.55	236.10	97	579.02	318.90	94	582.99	331.68	93

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	13.02	11.47	64	9.13	11.17	48	2.83	7.63	38	0.71	4.70	7	3.99	4.63	58
Liquid assets	22.15	29.03	32	14.40	26.22	17	8.72	22.44	6	6.42	15.56	5	11.14	15.94	30
Investment securities	10.71	21.63	13	6.50	17.85	8	7.26	16.99	9	6.96	16.02	9	8.79	16.65	16
Net loans and leases	65.78	58.67	70	73.57	61.58	84	77.54	63.77	86	79.92	73.30	77	74.52	72.64	55
Net loans, leases and standby letters of credit	65.94	59.49	66	73.71	62.48	82	77.70	64.84	84	80.08	73.71	76	74.64	73.08	55
Core deposits	76.48	75.71	35	71.49	70.67	37	69.16	63.09	55	70.71	69.97	51	66.95	69.79	30
Noncore funding	7.44	10.30	47	11.77	14.13	56	13.20	19.36	38	10.79	16.58	29	15.53	17.09	46
Time deposits of \$250K or more	2.74	1.58	81	3.98	2.11	85	5.59	2.94	86	5.53	4.28	71	4.94	3.54	75
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0	49	0	0	49
Federal funds purchased and repos	0	1.23	11	0	1.47	10	0	1.94	9	0	0.96	17	0	1.20	14
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.54	31	0	0.54	30	0	0.48	28	0	0.97	21	0	1.21	18
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.09	1	38	0.18	1.24	37	2.20	3.01	44	1.17	3.63	37	5.07	4.47	57
Earning assets that reprice within 1 year	34.50	37.37	46	36.49	39.38	40	31.42	39.29	28	26.91	32.35	36	29.21	33.41	42
Interest-bearing liabilities that reprice within 1 year	4.96	6.39	52	7.12	8.20	58	10.24	10.19	65	9.28	18.20	29	8.01	16.67	28
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	0.16	39	5.07	0.19	94
Net assets that reprice within 1 year	29.54	29.65	46	29.38	29.11	46	21.19	26.63	35	17.63	12.98	56	16.14	15.65	46
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.34	-2.33	35	3.31	3.20	54	12.26	14.45	46	11.65	13.54	41	14.02	13.97	50
Net short-term noncore funding dependence	-8.73	-7.71	41	0.50	-4.76	68	10.48	3.38	72	8.30	8.57	47	11.24	9.65	57
Short-term investment / Short-term noncore funding	204.08	273.46	50	95.80	184.19	30	24.22	77.77	33	9.04	62.28	15	30.12	46.67	53
Liquid assets - short-term noncore funding / Nonliquid assets	20.26	36.68	32	5.69	28.18	17	-3.25	16.97	14	-1.58	4.17	34	-2.37	3.68	34
Net loans and leases / Total deposits	79.23	72.79	65	90.71	79.43	79	97.13	90.31	71	101.74	92.88	76	97.57	92.86	61
Net loans and leases / Core deposits	86.01	78.25	67	102.91	88.34	79	112.12	103.93	70	113.03	106.50	64	111.30	105.03	64
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.12				1.57			0.72			-0.47			-0.05	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.43	-0.25	70	3.07	4.31	40	1.85	1.36	67	-1.27	-1.95	59	-0.23	-0.62	62
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02		0	0.02	52	0.01	0	70	-0.03	-0.04	25	-0.02	-0.02	21
Percent of Investment Securities															
Held-to-maturity securities	0	14.28	13	0	11.38	15	0	12.67	14	0	10.76	18	0	13.07	15
Available-for-sale securities	100	83.77	95	100	87.23	96	100	85.40	95	100	88.32	88	100	86.93	84
U.S. Treasury securities	8.72	6.70	70	3.88	4.72	70	4.49	6.15	59	4.33	2.08	82	4.87	1.33	85
US agency securities (excluding mortgage-backed securities)	22.16	4.12	93	21.58	4.01	93	16.51	3.49	89	21.92	11	78	27.72	10.16	84
Municipal securities	21.57	8.22	82	34.08	9.83	89	31.66	7.75	92	26.99	16.63	75	30.09	17.86	75
Mortgage-backed securities	45.77	66.54	16	38.44	66.64	13	46.56	67.43	19	46.76	54.50	36	35.96	55.76	22
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	1.54	33	0	1.31	34
Other debt securities	1.78	3.08	51	2.02	3.01	54	0.78	2.94	51	0	3.75	16	0	3.25	16
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0	0.41	19	1.36	0.58	80
Debt securities 1 year or less	3.58	7.78	37	4.51	10.55	28	3.59	11.86	24	5.89	13.91	38	11.79	11.90	64
Debt securities 1 to 5 years	16.40	18.25	52	19.73	17.03	58	26.62	17.94	72	27.41	23.42	61	32.22	23.53	68
Debt securities over 5 years	80.02	71.11	62	75.76	69.86	53	69.79	66.02	43	66.70	58.36	56	54.64	60.73	34
Pledged securities	49.70	32.26	76	64.01	35.67	82	52.66	30.57	80	32.09	42.20	36	31.24	46.78	30
Structured notes, fair value	0	0.11	40	0.21	0.02	91	1.47	0.03	95	3.58	0.15	95	3.19	0.08	95
Percent Change from Prior Like Quarter															
Short-term investments	50.59	27.98	66	282.50	183.32	74	502.01	26.69	97	-79.69	16.28	3	-9.77	6.96	40
Investment securities	73.94	31.36	87	6.24	23.62	26	58.45	11.75	90	-10.18	8.02	11	141.12	4.99	98
Core deposits	12.89	16.94	45	22.69	26.88	38	48.53	11.23	94	19.79	10.40	79	52.07	13.94	93
Noncore funding	-33.28	-14.79	25	5.76	-12.18	69	85.82	6.59	94	-21.21	6.76	18	11.09	-3.35	69

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,770,036	2,268,216	2,337,385	1,761,724	1,286,704
Commit: Secured commercial real estate loans	1,509,331	1,160,340	1,266,236	1,153,189	833,154
Commit: Unsecured real estate loans	16,007	10,989	17,557	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	30,007	25,917	23,406	14,997	10,532
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	5,121	5,597	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	9,348	9,604	9,850	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	5,121	5,597	9,850	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	47,531	161,878	42,500	27,500	0
Written options contracts (interest rate)	34,064	116,795	28,434	20,306	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	609,870	670,740	561,502	50,110	4,674
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	14.79	22.78	20	12.78	22.01	16	15.63	23.52	23	17.89	17.31	56	14.82	17.28	36
Standby letters of credit	0.16	0.65	15	0.15	0.71	12	0.16	0.84	13	0.15	0.35	27	0.12	0.40	22
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.01	35	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.03	0.24	57	0.03	0.35	55	0	0.42	27	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0.05	0.18	65	0.05	0.30	64	0.07	0.52	65	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0.03	0.18	71	0.03	0.25	70	0.07	0.30	72	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0	47	0	0	48
Derivative contracts	3.69	46.30	17	5.35	48.62	15	4.23	68.47	15	0.99	6.51	29	0.05	6.82	12
Interest rate contracts	3.69	32.46	18	5.35	34.36	18	4.23	47.31	16	0.99	6.40	30	0.05	6.72	13
Interest rate futures and forward contracts	0.25	3.25	50	0.91	6.21	55	0.28	10.67	42	0.28	0.25	75	0	0.28	22
Written options contracts (interest rate)	0.18	1.41	35	0.66	2.18	44	0.19	2.47	34	0.21	0.26	61	0	0.28	19
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0	2.65	22	0	0.07	40	0	0.08	41
Interest rate swaps	3.26	20.49	23	3.78	20.83	22	3.75	28.86	18	0.51	5.18	34	0.05	5.41	28
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	0	47	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	0	47	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	0	48	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	0	48	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	22.09	44.98	16	18.29	42.82	11	20.79	45.53	16	24.30	25.18	47	21.94	25.74	32

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	691,465	949,413	632,436	97,916	4,674
Interest rate contracts	691,465	949,413	632,436	97,916	4,674
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	47,531	161,878	42,500	27,500	0
Written options	34,064	116,795	28,434	20,306	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	34,064	116,795	28,434	20,306	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	609,870	670,740	561,502	50,110	4,674
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	691,465	949,413	632,436	97,916	4,674
Interest rate contracts	691,465	949,413	632,436	97,916	4,674
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	614,991	676,337	613,852	77,610	4,674
One year or less	22,003	8,617	53,424	27,500	0
Over 1 year to 5 years	320,899	374,494	429,544	9,114	4,674
Over 5 years	272,089	293,226	130,884	40,996	0
Gross negative fair value (absolute value)	9,028	21,875	6,635	741	232
Gross positive fair value.....	8,593	23,674	6,957	1,290	4,887
Held for trading.....	0	0	0	0	0
Non-traded.....	8,593	23,674	6,957	1,290	4,887
Current credit exposure on risk-based capital derivative contracts	7,537	20,159	6,104	1,290	45,779
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	100	94.17	75	100	94.10	77	100	93.44	80	100	99.91	54	100	99.91	56
Percent of Notional Amount															
Interest rate contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	0	46	0	0.04	44
Foreign exchange contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	0	47	0	0	47
Futures and forwards	6.87	11.16	57	17.05	14.05	64	6.72	13.49	47	28.09	11.75	78	0	12.76	16
Written options	4.93	6.28	59	12.30	8.18	75	4.50	5.91	54	20.74	11.14	76	0	9.73	15
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0	49	0	0	49
Over-the-counter	4.93	5.96	60	12.30	7.73	75	4.50	5.10	58	20.74	10.65	76	0	9.46	15
Purchased options	0	3.27	20	0	3.42	19	0	4.42	18	0	1.29	38	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0	49	0	0	49
Over-the-counter	0	2.87	21	0	2.86	21	0	3.35	18	0	1.22	38	0	1.27	39
Swaps	88.20	74.26	57	70.65	68.76	43	88.78	69.75	65	51.18	65.42	32	100	66.04	90
Held for trading	0	40.42	21	0	43.53	19	0	44.16	18	0	13.60	38	0	16.18	35
Interest rate contracts	0	34.15	21	0	36.62	19	0	37.24	18	0	12.87	38	0	16.40	36
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	0	48	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	0	49	0	0	49
Non-traded	100	59.58	78	100	56.47	80	100	55.84	81	100	86.40	61	100	83.82	64
Interest rate contracts	100	56.71	85	100	53.82	87	100	52.22	88	100	85.51	64	100	83.04	68
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0	47	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0	48	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	88.94	92.53	28	71.24	91.48	15	97.06	93.86	47	79.26	82.85	30	100	87.47	80
One year or less	3.18	27.56	19	0.91	32.05	9	8.45	32.17	32	28.09	12.75	77	0	15.62	13
Over 1 year to 5 years	46.41	27.01	75	39.44	27.06	66	67.92	30.45	91	9.31	22.66	40	100	21.68	96
Over 5 years	39.35	29.89	63	30.88	29.56	53	20.70	28.09	44	41.87	36.28	53	0	37.90	13
Gross negative fair value (absolute value)	1.31	0.98	68	2.30	1.55	72	1.05	0.83	62	0.76	0.66	52	4.96	0.50	99
Gross positive fair value	1.24	1.34	46	2.49	2.23	60	1.10	1.19	51	1.32	1.10	64	104.56	0.92	99
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.04	28	0.01	0.07	35	0.01	0.06	27	0	0.01	39	0	0	34
Gross positive fair value (X)	0.01	0.05	20	0.02	0.09	23	0.01	0.07	23	0	0.01	40	0.01	0.01	62
Held for trading (X)	0	0.04	22	0	0.07	19	0	0.06	18	0	0	40	0	0	37
Non-traded (X)	0.01	0.01	50	0.02	0.02	65	0.01	0.01	60	0	0.01	52	0.01	0	74
Current credit exposure (X)	0	0.04	23	0.01	0.06	30	0	0.05	29	0	0	51	0.06	0	97
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.46	23	0.15	0.85	28	0.05	0.73	25	0.02	0.06	47	0.64	0.05	96

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		87,820		51,461		44,802		39,402		31,591					
Gross losses		7,531		6,873		8,364		4,625		602					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		111		239		218		165		148					
Net losses		7,420		6,634		8,146		4,460		454					
Provision for loan and lease losses		-12,609		42,993		14,805		9,860		8,265					
Adjustments		80,915		0		0		0		0					
Ending balance		148,706		87,820		51,461		44,802		39,402					
Memo: Allocated transfer risk reserve (ATTR).....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	-0.07	-0.09	51	0.26	0.51	22	0.10	0.15	42	0.10	0.12	52	0.10	0.11	54
Provision for loan and lease losses / Average loans and leases.....	-0.10	-0.16	52	0.35	0.82	17	0.13	0.24	37	0.14	0.16	50	0.14	0.16	50
Provision for loan and lease losses / Net loan and lease losses.....	-169.93	-105.48	36	648.07	487.86	76	181.75	130.58	82	221.08	182.69	69	1,820.48	110.75	97
Allowance for loan and lease losses / Total loans and leases not held for sale.	1.20	1.23	48	0.67	1.58	7	0.44	0.83	15	0.57	0.94	11	0.61	0.95	19
Allowance for loan and lease losses / Total loans and leases.....	1.19	1.20	50	0.67	1.55	7	0.44	0.81	15	0.57	0.93	12	0.61	0.94	20
Allowance for loan and lease losses / Net loans and leases losses (X)	20.04	21.39	65	13.24	11.58	71	6.32	8.03	60	10.05	21.35	42	86.79	16.23	93
Allowance for loan and lease losses / Nonaccrual assets	276.99	364.13	48	157.68	299.17	24	229.77	218.72	68	236.62	285.36	58	179.41	270.69	40
ALLL / 90+ days past due + nonaccrual loans and leases.....	268.07	287.08	57	156.46	244.34	31	138.31	151.73	54	236.56	259.30	62	178.31	232.03	47
Gross loan and lease losses / Average loans and leases	0.06	0.19	20	0.06	0.34	10	0.07	0.28	19	0.06	0.15	32	0.01	0.16	8
Recoveries / Average loans and leases	0	0.08	3	0	0.07	3	0	0.08	4	0	0.05	5	0	0.06	6
Net losses / Average loans and leases	0.06	0.11	43	0.05	0.27	17	0.07	0.21	31	0.06	0.09	52	0.01	0.10	24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	48	0	0	48
Recoveries / Prior year-end losses	1.62	34.67	3	2.86	33.98	4	4.71	36.22	6	27.41	51.25	41	2.98	50.41	4
Earnings coverage of net loan and lease losses (X).....	36.34	39.72	65	44.52	22.91	85	32.05	24.40	74	38.08	29.27	65	286.24	0.97	95
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Real estate loans	0.01	0.02	51	0.01	0.04	32	0	0.01	45	0.01	0.01	48	0	0.02	40
Real estate loans secured by 1–4 family.....	0	-0.02	64	0	0.01	46	0.01	0.01	57	0	0.01	41	0	0.03	29
Revolving	0	-0.07	69	0	0.01	54	0	0.02	43	0	0.02	44	0	0.03	38
Closed-end.....	0	-0.01	61	0	0	48	0.01	0	62	0	0.01	44	0	0.02	27
Commercial real estate loans	0.01	0.04	50	0.01	0.07	34	0	0.01	45	0.01	0.01	63	0	0.01	53
Construction and land development.....	0.01	0	81	0.01	0	71	0	-0.01	72	0	-0.02	38	0.01	-0.04	85
1–4 family.....	0	0	57	0.01	0	89	0	0	82	0	0	54	0.01	0	91
Other	0.01	0	83	0	0	57	0	-0.01	61	0	-0.02	38	0	-0.04	39
Multifamily.....	0	0.01	48	0	0	58	0	0	56	0	0	50	0	0	53
Nonfarm nonresidential	0.01	0.05	40	0.01	0.11	30	0	0.02	30	0.01	0.02	62	0	0.02	46
Owner-occupied.....	0	0.01	44	0	0.02	15	0	0.01	34	0.01	0.01	75	0	0.01	57
Other.....	0.01	0.04	51	0.01	0.08	40	0	0.01	40	0	0.01	47	0	0.01	49
Real estate loans secured by farmland.....	0	0	54	0	0.02	46	0	0.01	48	0	0	49	0	0	50
Commercial and industrial loans	0.11	0.17	46	0.25	0.47	39	0.54	0.37	75	0.39	0.18	80	0.01	0.18	29
Loans to individuals	0.16	0.71	15	0.39	1.13	23	1.17	1.17	60	0.83	0.71	68	0.82	0.78	70
Credit card loans		1.84			2.92			3.11			1.65			1.60	
Agricultural loans.....	0	0.02	48	0	0.19	35	0	0.08	37	0	0.03	43	0	0.06	41
Loans to foreign governments and institutions		0			0			0							
Other loans and leases.....	0.47	0.10	89	0.02	0.15	48	0	0.15	12	0	0.28	30	0	0.27	29

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30-89 days past due loans and leases.....		6,765		9,563		20,798		26,131		14,502
90+ days past due loans and leases		1,786		433		14,809		5		136
Nonaccrual loans and leases.....		53,687		55,696		22,397		18,934		21,962
Total past due and nonaccrual loans and leases.....		62,238		65,692		58,004		45,070		36,600
Restructured 30-89 days past due		0		0		0		0		590
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		1,046		578		668		1,238		1,233
Total restructured loans and leases		1,046		578		668		1,238		1,823
30-89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		0		1,498		29		114		0
Other real estate owned.....		0		475		4,819		4,200		7,126
Other Assets										
30-89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30-89 days past due loans and leases.....	0.05	0.32	6	0.07	0.39	8	0.18	0.43	21	0.33
90+ days past due loans and leases	0.01	0.10	41	0	0.12	27	0.13	0.15	66	0
Nonaccrual loans and leases.....	0.43	0.46	49	0.42	0.66	32	0.19	0.51	15	0.24
90+ days past due and nonaccrual loans and leases.....	0.44	0.62	38	0.43	0.85	24	0.32	0.71	19	0.24
30-89 days past due restructured.....	0	0.01	21	0	0.01	16	0	0.01	13	0
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured.....	0.01	0.10	14	0	0.13	8	0.01	0.14	13	0.02
30-89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30-89 days past due assets	0.05	0.32	6	0.07	0.40	8	0.18	0.43	21	0.33
90+ days past due assets	0.01	0.10	39	0	0.12	25	0.13	0.15	65	0
Nonaccrual assets	0.43	0.47	49	0.42	0.67	32	0.19	0.53	15	0.24
30+ days past due and nonaccrual assets	0.50	0.97	25	0.50	1.29	10	0.50	1.19	11	0.57
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.30	0.36	47	0.32	0.52	31	0.25	0.44	25	0.19
90+ days past due and nonaccrual assets + other real estate owned	0.30	0.37	44	0.32	0.55	29	0.28	0.48	27	0.23
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.29	0.41	39	0.32	0.60	25	0.18	0.53	14	0.24
Allowance for loan and lease losses	36.10	62.64	27	65.67	66.66	55	52.94	115.41	17	51.89
Equity capital + allowance for loan and lease losses	1.97	3.60	26	2.22	4.97	19	1.14	4.28	12	1.41
Tier 1 capital + allowance for loan and lease losses.....	3.05	4.30	39	3.70	6.05	27	2.01	5.65	15	2.49
Loans and leases + other real estate owned	0.43	0.71	32	0.44	0.97	14	0.23	0.85	9	0.29

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate	30–89 days past due.....	0.06	0.26	12	0.07	0.39	10	0.17	0.38	24	0.15	0.29	31	0.24	0.29
	90+ days past due	0.02	0.12	54	0	0.16	14	0	0.16	29	0	0.03	19	0	0.05
	Nonaccrual.....	0.18	0.52	22	0.29	0.76	17	0.17	0.46	19	0.19	0.48	25	0.18	0.43
Commercial and industrial	30–89 days past due.....	0.05	0.24	19	0.11	0.23	39	0.13	0.31	29	1.71	0.23	96	0.16	0.27
	90+ days past due	0.01	0.04	48	0.01	0.03	50	1.05	0.05	97	0	0.02	32	0	0.01
	Nonaccrual.....	2.10	0.57	93	1.28	0.75	80	0.35	0.83	27	0.65	0.61	63	1.58	0.60
Individuals	30–89 days past due.....	0.26	0.63	29	0.13	0.83	13	0.51	0.83	34	0.42	0.68	46	1.07	0.69
	90+ days past due	0	0.09	17	0	0.14	19	0	0.17	16	0.02	0.03	72	0	0.03
	Nonaccrual.....	0.05	0.17	40	0.06	0.28	35	0.08	0.17	46	0.12	0.15	61	0.22	0.21
Depository institution loans	30–89 days past due.....		0.01			0			0			0			0
	90+ days past due		0			0			0			0			0
	Nonaccrual.....		0			0			0			0			0
Agricultural	30–89 days past due.....	0	0.07	30	0	0.17	28	0	0.24	26	0	0.11	34	0	0.15
	90+ days past due	0	0	42	0	0	44	0	0	42	0	0.01	44	0	0
	Nonaccrual.....	0	0.70	27	0	0.49	24	0	0.67	22	0	0.46	31	0	0.31
Foreign governments	30–89 days past due.....		0.50			0			0.07						
	90+ days past due		0			0			0						
	Nonaccrual.....		0.15			0.09			0.03						
Other loans and leases	30–89 days past due.....	0.01	0.12	40	0.04	0.18	48	0.32	0.20	71	0	0.18	23	0	0.12
	90+ days past due	0	0.01	75	0.02	0.01	82	0	0.01	30	0	0	41	0	0
	Nonaccrual.....	0.07	0.09	66	0.13	0.15	65	0.21	0.13	75	0	0.04	36	0	0.06

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Memoranda																
1–4 family	30–89 days past due	0.27	0.46	35	0.31	0.65	25	0.23	0.67	14	0.37	0.52	50	0.67	0.56	66
	90+ days past due	0.12	0.24	70	0	0.33	16	0.01	0.31	34	0	0.04	22	0	0.06	47
	Nonaccrual	0.12	0.71	10	0.19	0.89	12	0.14	0.73	10	0.20	0.61	20	0.17	0.65	14
Revolving	30–89 days past due	0	0.28	9	0	0.48	5	0.05	0.45	11	0	0.36	9	0.56	0.29	77
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.02	37	0	0.02	35
	Nonaccrual	0	1.18	6	0	1.13	5	0.13	1	16	0	0.35	10	0	0.42	10
Closed-end	30–89 days past due	0.28	0.49	38	0.33	0.65	28	0.24	0.70	19	0.38	0.54	50	0.67	0.63	63
	90+ days past due	0.13	0.26	71	0	0.38	17	0.01	0.35	38	0	0.05	24	0	0.06	50
	Nonaccrual	0.13	0.67	10	0.19	0.87	13	0.14	0.70	13	0.21	0.64	21	0.17	0.68	16
Junior lien	30–89 days past due	0	0.01	26	0	0.02	10	0.01	0.02	36	0	0.02	40	0.02	0.03	56
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	38	0	0	36
	Nonaccrual	0	0.03	28	0.01	0.04	22	0.01	0.04	24	0.02	0.03	50	0	0.04	27
Commercial real estate	30–89 days past due	0.02	0.15	23	0.03	0.26	16	0.16	0.18	54	0.10	0.16	49	0.15	0.15	60
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0	0.02	31	0	0.02	66
	Nonaccrual	0.19	0.38	36	0.30	0.62	28	0.17	0.23	45	0.19	0.41	42	0.12	0.33	26
Construction and development	30–89 days past due	0.08	0.17	62	0	0.28	11	0.31	0.28	69	0.07	0.17	57	0.15	0.18	67
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0	0	44	0	0.01	42
	Nonaccrual	0	0.20	32	0	0.41	24	0.13	0.20	61	0.29	0.18	74	0	0.21	38
1–4 family	30–89 days past due	0.08	0.02	86	0	0.03	28	0.18	0.06	85	0.06	0.07	72	0.14	0.05	82
	90+ days past due	0	0	44	0	0	42	0	0	41	0	0	48	0	0	46
	Nonaccrual	0	0.01	32	0	0.03	27	0	0.02	30	0.29	0.04	90	0	0.04	35
Other	30–89 days past due	0	0.13	21	0	0.22	13	0.13	0.20	63	0	0.06	58	0.02	0.08	57
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0	45	0	0.01	44
	Nonaccrual	0	0.16	37	0	0.35	25	0.13	0.17	66	0	0.10	50	0	0.12	51
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.08	19	0	0.03	36	0	0.04	35
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0	46	0	0	45
	Nonaccrual	0	0.17	21	0.15	0.11	73	0.01	0.05	48	0.03	0.04	73	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.01	0.13	19	0.04	0.23	26	0.13	0.14	50	0.12	0.17	59	0.16	0.14	64
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0	0.02	34	0	0.02	68
	Nonaccrual	0.25	0.45	43	0.40	0.80	36	0.20	0.28	42	0.18	0.52	35	0.17	0.40	31
Owner Occupied	30–89 days past due	0.01	0.04	33	0.04	0.07	47	0.06	0.07	52	0.08	0.08	70	0.14	0.06	82
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0	0	38	0	0.01	72
	Nonaccrual	0.06	0.17	29	0.13	0.27	28	0.16	0.16	57	0.13	0.20	48	0.10	0.16	44
Other	30–89 days past due	0	0.08	14	0	0.14	11	0.07	0.07	61	0.04	0.07	58	0.02	0.06	51
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	39	0	0.01	39
	Nonaccrual	0.19	0.23	58	0.27	0.44	46	0.04	0.10	38	0.05	0.22	44	0.07	0.16	47
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	0	0.23	23	0	0.09	32	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0	46	0	0	45
	Nonaccrual	0	0.69	23	0.89	1.13	61	0.01	0.84	40	0.04	0.49	55	4.73	0.44	97
Credit card	30–89 days past due		0.81			0.95			1.19			1.03			0.83	
	90+ days past due		0.45			0.63			0.78			0.26			0.22	
	Nonaccrual		0.10			0.05			0.11			0.07			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,945,925	1,935,238	1,926,789	1,317,922	1,152,273										
Retained earnings	665,894	543,800	393,674	296,816	184,232										
Accumulated other comprehensive income (AOCI)	5,241	36,333	19,310	-8,305	-487										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,617,060	2,515,371	2,339,773	1,606,433	1,336,018										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,053,047	1,062,797	1,072,315	757,984	649,499										
Accumulated other comprehensive income-related adjustments	5,241	36,333	19,310	-8,305	-487										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,558,772	1,416,241	1,248,148	856,754	687,006										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,558,772	1,416,241	1,248,148	856,754	687,006										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	55,600	55,600	55,600	30,600	31,550										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	55,600	55,600	55,600	30,600	31,550										
Less: Additional tier 1 capital deductions	0	0	0	0	198										
Additional tier 1 capital	55,600	55,600	55,600	30,600	31,352										
Tier 1 Capital	1,614,372	1,471,841	1,303,748	887,354	718,358										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	204,000	266,000	158,000	0	0										
Non-qualifying capital instruments	0	0	0	140,000	140,000										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	97,791	87,820	51,461	44,802	39,402										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	301,791	353,820	209,461	184,802	179,402										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	301,791	353,820	209,461	184,802	179,402										
Exited advanced approach tier 2 capital															
Total capital	1,916,163	1,825,661	1,513,209	1,072,156	897,760										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,401,894	17,206,047	15,066,260	10,026,151	8,702,597										
Less: Deductions from common equity tier 1 capital	1,053,047	1,062,797	1,072,315	757,984	649,499										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	18,348,847	16,143,250	13,993,945	9,268,167	8,053,098										
Total risk-weighted assets	14,014,383	13,704,180	12,791,558	8,521,072	7,150,316										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	11.12	12.37	31	10.33	12.35	19	9.76	12.11	17	10.05	12.37	14	9.61	11.95	15
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50	0	0	50
Tier 1 capital, column A	11.52	13.11	23	10.74	13.08	12	10.19	12.78	11	10.41	13.03	11	10.05	12.68	8
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	13.67	14.91	31	13.32	15.23	17	11.83	14.36	7	12.58	14.48	18	12.56	14.15	23
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0	50	0	0	50
Tier 1 leverage	8.80	8.98	51	9.12	9.13	51	9.32	9.76	43	9.57	10.37	34	8.92	10.04	22
Supplementary leverage ratio, advanced approaches HCs		6.71		8.72			7.41								

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		0			0			0			0			0			
Other insurance activities income		0			0			0			0			0			
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets	235,637			220,428			215,081			129,521			113,170		6.90	311.89	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct		
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0	48	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			66.67			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			33.33			25				
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			0			0				
Insurance activities revenue / Adjusted operating income	0	0.36	11	0	0.41	11	0	0.47	11	0	0.46	19	0	0.44	17		
Premium income / Insurance activities revenue	2.76			2.84			7.32			0			0.01				
Credit related premium income / Total premium income	32.99			38.23			34.91			50			60				
Other premium income / Total premium income	67.01			61.77			65.09			50			40				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0	48	0	0	47		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			72.25			31.81				
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13										
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			116.87			136.34				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			0			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	49	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	13.37	12	52	14.13	11.03	60	15.87	11.51	69	13.89	13.70	47	14.93	14.86	46		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	0	49	0	0	49		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	1,109	1,599	22,054	6,659	0
Real estate loans.....	1,109	1,583	4,850	4,902	0
Commercial and industrial loans	0	16	17,204	1,757	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	1,109	1,599	22,054	6,659	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	0	48		0	
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			1.85			0.84	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03							
Commercial and industrial loans		0.79			0.64			0.29			3.83			4.38	
Foreign governments and institutions		0			0			0							
Growth Rates															
Net loans and leases.....	-30.64	6.83	11	-92.75	-2.40	3	231.19	22.48	92		-27.26			22.03	
Total selected assets.....	-30.64	9.48	11	-92.75	2.04	4	231.19	12.40	93		5.03			-5.54	
Deposits		0.73			3.46			10.36			-2.42			-22.72	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	10.22	32.94	12.89	10.26	6.37
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	134,500	83,250	99,500	37,000	25,463	61.56	273.61	
Dividends	134,500	83,250	99,500	37,000	25,463	61.56	273.61	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	47	64	6,377	2,841	4,130	-26.56	161.11	
Dividends	47	64	6,377	2,841	4,130	-26.56	161.11	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries	134,547	83,314	105,877	39,841	29,593	61.49	273.55	
Securities gains (losses)	0	0	0	0	0	0		
Other operating income	61	0	1	14	2		144.00	
Total operating income	134,608	83,314	105,878	39,855	29,595	61.57	273.47	
Operating Expenses								
Personnel expenses	10,546	8,346	7,653	6,318	5,175	26.36	69.39	
Interest expense	15,247	12,446	11,561	8,390	6,874	22.51	181.00	
Other expenses	4,392	21,013	39,299	9,709	16,088	-79.10	20.33	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	30,185	41,805	58,513	24,417	28,137	-27.80	97.26	
Income (loss) before taxes	104,423	41,509	47,365	15,438	1,458	151.57	403.46	
Applicable income taxes (credit)	-7,131	-9,410	-11,066	-5,541	-8,890			
Extraordinary items					0			
Income before undistributed income of subsidiaries	111,554	50,919	58,431	20,979	10,348	119.08	327.74	
Equity in undistributed income of subsidiaries	113,196	150,290	134,305	107,280	66,164	-24.68	312.22	
Bank subsidiaries	113,039	150,260	138,753	109,569	70,190	-24.77	311.65	
Nonbank subsidiaries	157	30	-4,448	-2,289	-4,026	423.33		
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	224,750	201,209	192,736	128,259	76,512	11.70	319.78	
Memoranda								
Bank net income	247,539	233,510	238,253	146,569	95,653	6.01	290.07	
Nonbank net income	204	94	1,929	552	104	117.02	1033.33	
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	2,903,617	99.44	2,875,550	99.60	2,588,702	99.48	1,759,660	1,476,890	0.98	267.68
Common and preferred stock	2,903,617	99.44	2,875,550	99.60	2,588,267	99.46	1,759,660	1,476,890	0.98	267.68
Excess cost over fair value	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	435	0.02	0	0	0	
Investment in nonbank subsidiaries	2,502	0.09	2,345	0.08	2,314	0.09	5,988	8,277	6.70	357.40
Common and preferred stock	2,502	0.09	2,345	0.08	2,314	0.09	5,988	8,277	6.70	357.40
Excess cost over fair value	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0	
Common and preferred stock	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0	0	
Securities	0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	10,638	0.36	4,935	0.17	8,266	0.32	8,185	9,277	115.56	15.74
Cash and due from unrelated depository institution	109	0	547	0.02	11	0	170	123	-80.07	47.30
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	13		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	3,039	0.10	3,849	0.13	2,920	0.11	2,189	10,080	-21.04	54.34
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,919,905	100.00	2,887,226	100.00	2,602,213	100.00	1,776,192	1,504,660	1.13	264.31
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	17,000	0.58	6,500	0.23	24,500	0.94	0	0	161.54	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	266,371	9.12	305,675	10.59	177,751	6.83	137,316	136,911	-12.86	148.25
Other liabilities	5,260	0.18	5,388	0.19	5,942	0.23	4,412	3,948	-2.38	46.93
Balance due to subsidiaries and related institutions	54,624	1.87	54,292	1.88	54,247	2.08	28,031	27,783	0.61	199.39
Total liabilities	343,255	11.76	371,855	12.88	262,440	10.09	169,759	168,642	-7.69	165.83
Equity Capital	2,576,650	88.24	2,515,371	87.12	2,339,773	89.91	1,606,433	1,336,018	2.44	283.22
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	428	0.01	431	0.01	430	0.02	306	283	-0.70	126.46
Common surplus	1,945,497	66.63	1,934,807	67.01	1,926,359	74.03	1,317,616	1,160,126	0.55	246.31
Retained earnings	625,484	21.42	543,800	18.83	393,674	15.13	296,816	184,232	15.02	430.29
Accumulated other comprehensive income	5,241	0.18	36,333	1.26	19,310	0.74	-8,305	-487	-85.58	
Other equity capital components	0	0	0	0	0	0	0	-8,136		
Total liabilities and equity capital	2,919,905	100.00	2,887,226	100.00	2,602,213	100.00	1,776,192	1,504,660	1.13	264.31
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	57,324	1.96	57,324	1.99	57,324	2.20	27,852	27,654	0.00	215.89
Notes payable to subsidiaries that issued TPS	55,600	1.90	55,600	1.93	55,600	2.14	30,600	26,704	0.00	206.39
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	8.86	11.94	22	8.26	7.29	60	8.50	9.68	31	8.69	11.03	25	6.78	8.67	24
Bank net income / Average equity investment in banks	8.59	11.80	20	8.62	7.45	63	10.03	10.51	54	9	11.56	21	8.21	9.11	37
Nonbank net income / Average equity investment in nonbanks	8.55	13.12	45	4.04	9.75	48	34.02	7.89	91	8.68	10.83	61	1.79	9.81	33
Subsidiary HCs net income / Average equity investment in sub HCs.....		10.11			7.01			8.55			9.40			8.81	
Bank net income / Parent net income	110.14	96.79	90	116.05	88.16	91	123.62	82.22	98	114.28	104.73	87	125.02	104.64	96
Nonbank net income / Parent net income	0.09	3.40	38	0.05	3.59	34	1	5.93	54	0.43	0.99	66	0.14	1.13	57
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			90.39			90.33	
Leverage															
Total liabilities / Equity capital	13.32	16.81	51	14.78	20.06	55	11.22	20.43	51	10.57	9.50	58	12.62	11.14	60
Total debt / Equity capital	11	11.71	62	12.41	14.41	62	8.64	14.31	57	8.55	3.94	74	10.25	4.62	73
Total debt + notes payable to subs that issued TPS / Equity capital	13.16	13.63	57	14.62	16.67	60	11.02	16.36	55	10.45	7.93	62	12.25	9.36	63
Total debt + Loans guaranteed for affiliate / Equity capital	11	11.77	61	12.41	14.68	61	8.64	14.56	57	8.55	3.98	74	10.25	4.64	73
Total debt / Equity capital – excess over fair value	11	11.81	62	12.41	14.52	62	8.64	14.51	57	8.55	3.94	74	10.25	4.62	73
Long-term debt / Equity capital	10.34	10.95	58	12.15	13.56	62	7.60	13.04	55	8.55	3.76	74	10.25	4.39	74
Short-term debt / Equity capital	0.66	0.57	78	0.26	0.77	78	1.05	1.02	79	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	56.60	39.86	59	43.07	34.67	56	63.38	28.44	81	40.37	15.49	77	53.64	17.83	84
Double Leverage															
Equity investment in subs / Equity capital	112.79	103.22	87	114.41	102.81	92	110.72	103.22	84	109.91	104.10	76	111.16	105.17	72
Total investment in subs / Equity capital.....	112.79	108.40	77	114.41	110.16	79	110.74	111.07	70	109.91	104.38	75	111.16	105.55	71
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	1.47	0.29	90	1.80	0.47	89	1.30	0.36	87	1.24	0.36	83	1.95	0.56	88
Equity investment in subs – equity cap / Net income-div (X).....	1.96	1.05	78	2.32	1.82	71	1.68	1.22	73	1.42	1.18	63	2.25	1.91	67
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	176.94	152.85	65	118.04	136.59	45	123.36	177.68	32	130.37	113.37	69	100.30	96.31	49
Cash from ops + noncash items + op expense / Op expense + dividend	191.36	154.48	69	127.19	147.24	49	135.56	190.27	33	167.94	123.74	77	119.32	100.80	72
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	114.09	98.54	67	108.33	134.08	46	108.42	116.34	50	115.20	108.88	66	100.35	101.42	40
Pretax operating income + interest expense / Interest expense	784.88	1,835.33	32	433.51	2,016.32	28	509.70	1,968.54	29	284	1,631.73	32	121.21	1,955.22	25
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	721.38	1,770.77	31	388.06	1,539.23	23	429.13	1,632.83	22	257.51	1,015.91	28	118.49	1,082.59	22
Dividends + interest from subsidiaries / Interest expense + dividends	186.08	174.12	61	144.36	150.43	55	192.98	210.80	52	163.97	140.89	69	173.01	107.07	83
Fees + other income from subsidiaries / Salary + other expenses.....	0	11.92	32	0	13.95	31	0	16.52	30	0	3.76	37	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X).....		47.61			35.64			57.11			106.04			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	-0.39	3.44	16	-0.15	3.85	16	-0.75	2.64	17	0.25	1.59	54	0.46	1.68	49
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0			0	
Nonaccrual.....		0.92			1.03			0.54			0.70			0.46	
Total		1.09			1.13			0.58			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0	49	0	0	50
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.76	16	0	2.66	31	0	5.62	28	0.05	0.14	66	0	0.15	27
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0	49	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	51.15	66.37	42	88.90	81.10	63	74.11	57.84	71	75.83	87.25	44	98.87	100.86	59
Dividends declared / Net income	25.39	28.27	45	22.50	42.29	24	22.47	33.08	30	12.40	24.10	34	13.37	32.32	27
Net income – dividends / Average equity.....	6.61	8.62	35	6.40	4.14	79	6.59	6.46	52	7.61	8.12	44	5.88	5.74	49
Percent of Dividends Paid															
Dividends from bank subsidiaries	235.73	155.92	73	183.92	132.17	69	229.78	178.13	66	232.59	131.90	79	248.88	106.72	90
Dividends from nonbank subsidiaries	0.08	4.90	52	0.14	3.41	57	14.73	7.53	82	17.86	2.83	90	40.37	2.37	95
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	0	48	0	0	48
Dividends from all subsidiaries	235.81	203.53	66	184.06	174.85	61	244.51	260.40	58	250.45	144.51	82	289.25	114.69	91
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	54.33	45.96	56	35.65	60.28	28	41.76	66.55	25	25.24	33.37	39	26.62	35.18	38
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.11	29	0	0.14	28
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	0.32	43	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45
Operating income from bank subsidiaries	54.33	51.33	55	35.65	62.88	27	41.76	69.36	22	25.24	35.67	37	26.62	41.35	35
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	23.04	62.63	32	68.09	56.39	57	330.59	82.95	90	514.67	80.47	96	3,971.15	129.02	96
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	0.31	46	0	0.63	45
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39	0	1.92	38	0	0.17	46	0	0.60	44
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.06	46	0	0.08	46
Operating income from nonbank subsidiaries	23.04	87.22	30	68.09	79.84	46	330.59	150.41	83	514.67	96.62	92	3,971.15	153.75	96
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			43.51			58.43	
Interest income from subsidiary holding companies		5.26			8.40			6.54			0			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.15			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			43.66			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.92	74.16	85	99.92	69.76	88	93.98	67.32	55	92.84	72.95	44	86.04	67.33	39
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.55	29	0	1.07	28
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	0.59	43	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.01	44	0	0.01	45
Operating income from bank subsidiaries	99.92	83.13	79	99.92	82.20	82	93.98	78.80	37	92.84	89.39	34	86.04	79.76	28
Dividends from nonbank subsidiaries	0.03	3.07	46	0.08	1.95	54	6.02	2.65	84	7.13	2.65	82	13.96	1.78	90
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	0	46	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0	47	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0	47	0	0	46
Operating income from nonbank subsidiaries	0.03	4.67	34	0.08	4.70	41	6.02	7.29	77	7.13	3.33	80	13.96	3.09	87
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	0	48	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....	337.20	158.10	87	881.91	135.13	93	233.98	83.37	82		854.19			886.47	
Loans and advances from subsidiaries / Total debt	20.23	26.38	58	18.36	27.08	55	28.34	28.33	61	20.28	81.26	42	20.20	74.60	40